

Information to identify the case:

Debtor 1 **Michael Wayne Gunter**
First Name Middle Name Last Name
Debtor 2 **Melissa Kay Gunter**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7998**
EIN **-----**
Social Security number or ITIN **xxx-xx-7498**
EIN **-----**

United States Bankruptcy Court **Western District of Virginia**

Case number: **17-60949**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Wayne Gunter

Melissa Kay Gunter
fka Melissa Kay Blankenship, fka Melissa
Blankenship Layne

8/15/17

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Michael Wayne Gunter
Melissa Kay Gunter
Debtors

Case No. 17-60949-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: admin
Form ID: 318

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Total Noticed: 46

Date Rcvd: Aug 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2017.

db/jdb +Michael Wayne Gunter, Melissa Kay Gunter, 3101 Link Road, Apt. 78,
Lynchburg, VA 24503-3246
cr +Beacon Credit Union, Inc., c/o David D. Embrey, Attorney at Law, P. O. Box 1439,
Lynchburg, VA 24505
4433871 +Appalachian Power, PO Box 24401, Canton, OH 44701-4401
4433877 +CNAC/TMC Finance, LLC, 2828 Canders Mountain Rd, Lynchburg, VA 24502-2210
4433874 +Centra Emergency Services, 2010 Atherholt Rd, Lynchburg, VA 24501-1106
4433875 +Centra Medical Group, PO Box 14000, Belfast, ME 04915-4033
4433876 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
4433878 +Comcast, 2820 Linkhorne Dr, Lynchburg, VA 24503-3347
4433879 +Cone Health, PO Box 650292, Dallas, TX 75265-0292
4433880 +Convergent Outsourcing, Inc., PO Box 1022, Wixom, MI 48393-1022
4433881 +Creditors Collection Service, PO Box 1022, Wixom, MI 48393-1022
4433883 +EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624
4433884 +First Virginia Financial Services, Inc., 3226 Old Forest Rd., Lynchburg, VA 24501-2336
4433885 +Greensboro Radiology, 1331 N Elm St #200, Greensboro, NC 27401-6304
4433888 +J. Frederick Watson, Esq., CASKIE & FROST, 2306 Atherholt Road, Lynchburg, VA 24501-2114
4433891 +Joyce Carter, 3101 Link Rd #78, Lynchburg, VA 24503-3246
4433889 +Joyce Carter, 3101 Link Road, Apt. 78, Lynchburg, VA 24503-3247
4433890 +Joyce Carter, 3101 Link Rd, Apt. 87, Lynchburg, VA 24503-3247
4433892 +Lemark Financial Services, 18013 Forest Rd, Ste. A-08, Forest, VA 24551-4303
4433893 +Lemark Financial Services, 105 Clarion Rd, Ste. K, Altavista, VA 24517-1168
4433894 +Lokate LLC, c/o Brownstone Properties, Inc., 3720 Old Forest Rd.,
Lynchburg, VA 24501-6904
4433895 +Lynchburg General District Court, 905 Court St, Lynchburg, VA 24504-1603
4433896 +Lynchburg General Hospital, 1901 Tate Springs Road, Lynchburg, VA 24501-1167
4433897 +Margaret C. Valois, James River Legal Associates, 7601 Timberlake Road,
Lynchburg, VA 24502-2324
4433900 +Optimum Outcomes, Inc., PO Box 660943, Dallas, TX 75266-0943
4433902 +SCA Credit Services, Inc., 1502 Williamson Rd NE, Roanoke, VA 24012-5100
4433904 +SRS, Inc., 415 N Edgeworth St, Ste. 210, Greensboro, NC 27401-2071
4433905 +State Farm Life Insurance Company, PO Box 2364, Bloomington, IL 61702-2364
4433907 +SunTrust, PO Box 6600, Hagerstown, MD 21741-6600
4433908 +Target Corporation, c/o The Law Offices Michael I. Asen, PC, 2200 Northern Blvd, Ste. 110,
Greenvale, NY 11548-1220
4433909 The City of Lynchburg, Virginia, Billings & Collections, PO Box 9000, Lynchburg, VA 24505
4433910 The Moses H. Cone Memorial Hospital, 1121 N Church St, Greensboro, NC 27401
4433911 +US Department of Education, Direct Loan Servicing Center, PO Box 5609,
Greenville, TX 75403-5609
4433913 +VA League Central Credit Union, PO Box 11469, Lynchburg, VA 24506-1469

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4433872 +E-mail/Text: collect@mybcu.org Aug 15 2017 21:49:52 Beacon Credit Union,
Attn: Bankruptcy Department, PO Box 4319, Lynchburg, VA 24502-0319
4435419 +E-mail/Text: collect@mybcu.org Aug 15 2017 21:49:52 Beacon Credit Union, Inc.,
6320 Logans Lane, Lynchburg, VA 24502-4292
4433873 EDI: CAPITALONE.COM Aug 15 2017 21:48:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
4433915 E-mail/Text: bankruptcy@dss.virginia.gov Aug 15 2017 21:49:35
Virginia Department of Social Services, 801 E Main Street, Richmond, VA 23219
4433882 +EDI: ESSL.COM Aug 15 2017 21:48:00 Dish Network, PO Box 94063, Palatine, IL 60094-4063
4433887 EDI: IRS.COM Aug 15 2017 21:48:00 Internal Revenue Service, Insolvency Unit,
400 N 8th St No. 76, Richmond, VA 23219
4433898 +EDI: NFCU.COM Aug 15 2017 21:49:00 Navy Federal Credit Union, 820 Follin Ln,
Vienna, VA 22180-4907
4433899 +E-mail/Text: bankruptcy@onlineis.com Aug 15 2017 21:49:59 Online Collections, PO Box 1489,
Winterville, NC 28590-1489
4433901 +E-mail/Text: bankruptcy@rentacenter.com Aug 15 2017 21:50:25 Rent-A-Center,
2323 Memorial Ave., Lynchburg, VA 24501-2600
4433903 +EDI: SWCR.COM Aug 15 2017 21:48:00 Southwest Credit Systems, 4120 International Parkway,
Suite 1100, Carrollton, TX 75007-1958
4433912 +E-mail/Text: bkr@taxva.com Aug 15 2017 21:50:01 Va Department Of Taxation,
Bankruptcy Unit, P O Box 2156, Richmond, VA 23218-2156
4433914 +EDI: VERIZONWIRE.COM Aug 15 2017 21:48:00 Verizon Wireless, PO Box 5029,
Wallingford, CT 06492-7529

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4435420
4433906

Attn: David Embrey
Suntan City

District/off: 0423-6

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 46

Date Rcvd: Aug 15, 2017

4433886* +Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2017 at the address(es) listed below:

David D. Embrey on behalf of Creditor Beacon Credit Union, Inc. ddeesq@aol.com, dembrey@mybcu.org

Hannah W. Hutman(436156) hhutman@hooverpenrod.com, VA47@ecfcbis.com; jwhite@hooverpenrod.com

Margaret C. Valois on behalf of Debtor Michael Wayne Gunter mv@vbclegal.com,

paralegal@vbclegal.com; dfarish@vbclegal.com; mv@vbclegal.com; kthomas@vbclegal.com

Margaret C. Valois on behalf of Joint Debtor Melissa Kay Gunter mv@vbclegal.com,

paralegal@vbclegal.com; dfarish@vbclegal.com; mv@vbclegal.com; kthomas@vbclegal.com

USTRustee USTPRRegion04.RN.ECF@usdoj.gov

TOTAL: 5